

**REMARKS**

The Office Action dated April 10, 2007, has been received and carefully considered. In this response, claims 1, 20, 39, 58, 60 and 67 have been amended and claim 68 has been added. No new matter has been added. Entry of the amendments to claims 1, 20, 39, 58, 60 and 67 and the addition of claim 68 is respectfully requested. Reconsideration of the outstanding objections/rejections in the present application is also respectfully requested based on the following remarks.

I. **THE OBVIOUSNESS REJECTION OF CLAIMS 1-67**

On page 5 of the Office Action, claims 1-67 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Atkins (U.S. Patent No. 5,644,727) in view of Phillip, Storms, "Using Mortgage Credit to Achieve Client Objectives." This rejection is hereby respectfully traversed.

As stated in MPEP § 2143, to establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Although Applicant does not agree with the pending rejections, Applicant has nonetheless amended each of the independent claims to clarify the claimed systems and methods and better distinguish the cited references. For example, Applicant has amended independent claim 1 to further recite the steps of: (1) "determining if the at least one credit financing

opportunity benefits the user in comparison to the financial products held by the user,” and (2) “generating an output, the output including a comparison of at least part of the credit profile with the at least one determined credit financing opportunity and the benefit received by the user if the at least one credit financing opportunity is pursued.”

Applicant respectfully submits that none of the cited references -- alone or in combination -- teach or suggest any feature or functionality that even remotely comprises the steps of “determining if the at least one credit financing opportunity benefits the user in comparison to the financial products held by the user,” or “generating an output, the output including a comparison of at least part of the credit profile with the at least one determined credit financing opportunity and the benefit received by the user if the at least one credit financing opportunity is pursued.” For at least this reason, therefore, Applicant respectfully submits that claim 1 is allowable over the cited references.

Applicant respectfully submits that each of independent claims 20, 39, 58, 60 and 67 are allowable at least for the reasons set forth above.

Claims 2-19, 21-38, 40-57, 59, 61-66 and 68 are dependent upon independent claim 1, 20, 39, 58 or 60. Thus, since independent claim 1, 20, 39, 58, 60 and 67 should be allowable as discussed above, claims 2-19, 21-38, 40-57, 59, 61-66 and 68 should also be allowable at least by virtue of their dependency on independent claim 1, 20, 39, 58 or 60. Moreover, these claims recite additional features which are not claimed, disclosed, or even suggested by the cited references taken either alone or in combination. For example, claim 68 recites the method of claim 1 wherein the user objective comprises at least one of obtain a lower interest rate, obtain lower payments, obtain credit, or any other objective. Applicants respectfully submit that neither Atkins nor Philip Storms -- alone or in combination -- teach or suggest the method of claim 1

wherein the user objective comprises at least one of obtain a lower interest rate, obtain lower payments, obtain credit, or any other objective.

In view of the foregoing, it is respectfully requested that the aforementioned obviousness rejection of claims 1-67 be withdrawn.

## II. CONCLUSION

In view of the foregoing, it is respectfully submitted that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed telephone number, in order to expedite resolution of any issues and to expedite passage of the present application to issue, if any comments, questions, or suggestions arise in connection with the present application.

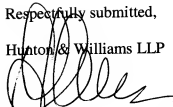
To the extent necessary, a petition for an extension of time under 37 CFR § 1.136 is hereby made.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time and new claim fees, to Deposit Account No. 50-0206, and please credit any excess fees to the same deposit account.

Respectfully submitted,

Hunton & Williams LLP

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Date: August 10, 2007